

--CROSS REFERENCE TO RELATED APPLICATIONS

A-1
This application is a divisional of U.S. Patent Application Serial No. 08/919,339 entitled "METHOD AND DEVICE FOR GENERATING A SINGLE-USE FINANCIAL ACCOUNT NUMBER" filed in the name of Jay S. WALKER; Bruce SCHNEIER; Sanjay K. JINDAL; and Daniel E. TEDESCO on August 28, 1997. --

IN THE CLAIMS

Kindly cancel claims 1-14, 17, 20-22, 24, and 26-27 without prejudice.

REMARKS

The Examiner has issued a restriction requirement in the patent application, in response to which applicants have elected group I for prosecution. The applicants have filed this amendment to pursue claims, 16, 19, 23, 25, 28 and 29, representing the Examiner's group II.

If there are any issues that remain, or if the Examiner has suggestions for expediting allowance of the present application, the Examiner is kindly invited to contact Kurt Maschoff at telephone number (203) 705-7020 or via electronic mail at Kurt.Maschoff@WalkerDigital.com.

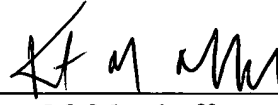
Please charge any additional fees that may be required for this Amendment, or credit any overpayment to Deposit Account No. 50-0271. A copy of this authorization is included for such purpose.

Entry of this amendment is respectfully requested.

Respectfully submitted,

April 3, 2000

Date



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16. An apparatus for verifying a second account identifier for use in place of a first account identifier, comprising:
a processing unit, said processing unit including a cryptographic processor;
a communications unit, connected to said processing unit, operable to transmit and receive information regarding a second account identifier for use in place of a first account identifier; and
a memory device connected to said processing unit, said memory device containing
a private cryptographic key,
a first data element,
a second data element and
a program, adapted to be executed by said processing unit, to
receive the second account identifier,
extract from the second account identifier a third data element and a fourth data element,
decrypt the third data element using the private cryptographic key and the fourth data element,
compare the decrypted third data element with the first data element in a first comparison,
compare the fourth data element with the second data element in a second comparison, and
verify the second financial account identifier in accordance with the first comparison and the second comparison.

19. A method for verifying a second account identifier for use in place of a first account identifier, comprising the steps of:
providing a memory device containing a private cryptographic key, a first data element and a second data element;
receiving a second account identifier;
extracting from the second account identifier a third data element and a fourth data element;
decrypting the third data element using the private cryptographic key and the fourth data element;
comparing the decrypted third data element with the first data element in a first comparison;
comparing the fourth data element with the second data element in a second comparison; and
verifying the second account identifier in accordance with the first comparison and the second comparison.

23. An apparatus for verifying a second account identifier for use in place of a first account identifier, comprising:
a processing unit;
a communications unit, connected to said processing unit, operable to transmit and receive information regarding a second account identifier; and
a memory device connected to said processing unit, said memory device containing data representing a plurality of predetermined account identifiers,

data representing a status for each of said plurality of predetermined account identifiers, and
a program, adapted to be executed by said processing unit, to
receive said second account identifier,
compare said second account identifier with at least one of said plurality of predetermined account identifiers to identify one predetermined account identifier matching said second account identifier, and
verify said second account identifier in accordance with said comparing step and the data representing the status of said one predetermined account identifier.

25. A method for verifying a second account identifier for use in place of a first account identifier, comprising the steps of:
providing a memory device containing
data representing a plurality of predetermined account identifiers and
data representing a status for each of said plurality of predetermined account identifiers;
receiving a second account identifier;
comparing said second account identifier with at least one of said plurality of predetermined account identifiers to identify one predetermined account identifier matching said second account identifier; and
verifying said second account identifier in accordance with said comparing step and the data representing the status of said one predetermined account identifier.

28. A method for verifying a second account identifier for use in place of a first account identifier, comprising the steps of:
receiving a plurality of second account identifiers, each second account identifier being different from remaining second account identifiers; and
verifying that each of the plurality of second account identifiers indicates a first account identifier.

29. The method of claim 28, in which the first account identifier and each second account identifier respectively comprise sixteen digits.